

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alexander P. Vo
Debtor

Case No. 18-04125-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: pdf002

Page 1 of 2
Total Noticed: 44

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db
5114232 +Alexander P. Vo, 50 Fox Street, Harrisburg, PA 17109-3811
+Affiliate Asset Solutions, LLC, Acct No 0411269841, 145 Technology Parkway, NW, Suite 100, Norcross, GA 30092-3536
5114243 +CW Nexus Credit Card, Acct No 4493 1100 1381, 101 Crossways Park, Woodbury, NY 11797-2020
5120867 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5114234 Camp Hill ER Physicians, P.O. Box 13693, Philadelphia, PA 19101-3693
5121438 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5114237 +Chase Bank One Card, Acct No 4266 8415 7129, P.O. Box 15298, Wilmington, DE 19850-5298
5114238 +Chase Bank One Card, Acct No 4266 8415 7129 0251, P.O. Box 15298, Wilmington, DE 19850-5298
5114239 +Client Services, Inc., Acct No 5150, P.O. Box 1503, Saint Peters, MO 63376-0027
5114240 Comcast, Acct No 8993 1105 8020 7990, Xfinity, P.O. Box 3001, Southeastern, PA 19398-3001
5114241 +Convergent Outsourcing, Acct No T-58018600, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
5134558 Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5114247 FST Commonwealth F.C.U., Acct No 9754 384, P.O. Box 20030, Lehigh Valley, PA 18002-0030
5128002 +First Commonwealth FCU, PO Box 20030, Lehigh Valley, PA 18002-0030
5138231 Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5114251 Merrick Bank, Acct No 4493 1100 1381 2279, P.O. Box 660175, Dallas, TX 75266-0175
5114252 Nationwide Advantage Mortgage, Acct No 2000 76, 1100 Locust Street, Department 2009, Des Moines, IA 50391-2009
5114253 +North Shore Agency, Acct No 739184783, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
5132606 Pendrick Capital Partners, LLC, PO BOX 141419, IRVING, TX 75014-1419
5114256 +RUI Credit Services, Acct No 8993 1105 8020 7990, P.O. Box 1349, Melville, NY 11747-0421
5114257 +T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-Mobile, Acct No 959817567, P.O. Box 51843, Los Angeles, CA 90051-6143)
5114258 +The BonTon, Acct No 2117 0100 1523, P.O. Box 182789, Columbus, OH 43218-2789
5114261 +Wells Fargo Bank, Acct No 4465 4203 4720 8639, P.O. Box 14517, Des Moines, IA 50306-3517
5132751 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5114233 E-mail/Text: bnc-quantum@quantum3group.com Dec 14 2018 19:49:55 Boscov's, Acct No 5780 9760 6941 ****, c/o Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788
5121823 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 14 2018 19:54:33 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5114235 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 14 2018 19:54:13 Capital One Bank USA, Acct No 5178 0585 6930 5330, 10700 Capital One Way, Glen Allen, VA 23060-9243
5114236 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 14 2018 19:54:31 Capital One Bank USA, Acct No 4003 4491 8895 6682, P.O. Box 30281, Salt Lake City, UT 84130-0281
5114242 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 14 2018 19:50:27 Credit Collection Service, Acct No 5959 ****, P.O. Box 447, Norwood, MA 02062-0447
5114244 E-mail/Text: bankruptcynotices@dcicollect.com Dec 14 2018 19:50:20 Diversified Consultants, Acct No 0924 8412 4000 001, P.O. Box 551268, Jacksonville, FL 32255-1268
5114246 +E-mail/Text: bknotice@ercbpo.com Dec 14 2018 19:50:11 Enhanced Recovery Company, Acct No 1931 7***, P.O. Box 57547, Jacksonville, FL 32241-7547
5114245 +E-mail/Text: bknotice@ercbpo.com Dec 14 2018 19:50:11 Enhanced Recovery Company, Acct No 1761 6*** ****, P.O. Box 57547, Jacksonville, FL 32241-7547
5114248 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Dec 14 2018 19:50:33 JH Portfolio Debt Equity, Acct No 2083 P121 ***, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
5114249 +E-mail/Text: bnckohlnotices@becket-lee.com Dec 14 2018 19:49:39 Kohl's Department Store, Acct No 052 5494 282, P.O. Box 3115, Milwaukee, WI 53201-3115
5114250 +E-mail/Text: unger@members1st.org Dec 14 2018 19:50:26 Members 1st F.C.U., Acct No 3111 10***, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5114254 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 14 2018 19:53:55 Portfolio Recovery Associates, Acct No 2117 0100 1523 ****, 120 Corporate Bld, Suite 100, Norfolk, VA 23502-4962
5114255 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 14 2018 19:54:32 Portfolio Recovery Associates, Acct No 4003 4491 8895 ****, 120 Corporate Bld, Suite 100, Norfolk, VA 23502-4962
5136670 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 14 2018 19:54:33 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5114685 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 14 2018 20:05:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5129043 E-mail/Text: bnc-quantum@quantum3group.com Dec 14 2018 19:49:55 Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5118478 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 14 2018 19:54:38 T Mobile/T-Mobile USA Inc,
by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
5136468 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 14 2018 19:54:38 Verizon,
by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5114259 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 14 2018 19:49:33
Verizon Wireless, Acct No 9248 4124 00**, P.O. Box 26055, Minneapolis, MN 55426-0055
5114260 E-mail/PDF: gecsed@recoverycorp.com Dec 14 2018 19:53:52 Walmart Dual Card,
Acct No 5239 1411 1003 ****, P.O. Box 965024, Orlando, FL 32896-5002

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
James M Bach on behalf of Debtor 1 Alexander P. Vo JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Alexander P. Vo

CHAPTER 13

CASE NO. **1:18-bk-04125-RNO**☐ ORIGINAL PLAN☒ **1st AMENDED PLAN** (Indicate 1st, 2nd, 3rd, etc.)☐ Number of Motions to Avoid Liens☐ Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 100.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$3,636.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
01/2018	10/2021	104.00	0.00	104.00	3,536.00
				Total Payments:	\$3,636.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$2,148.70**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

- ☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

- ☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*
- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
First Commonwealth F.C.U.	2017 Lexus RX 350 F Sport SUV 11,900 miles Location: 50 Fox Street, Harrisburg PA 17109 Very Good Condition Value as per Kelley Blue Book	4384
Freedom Mortgage	50 Fox Street Harrisburg, PA 17109 Dauphin County Parcel No. 62-034-035-000-0000 Value as per Comparative Market Analysis	2772
Members 1st F.C.U.	50 Fox Street Harrisburg, PA 17109 Dauphin County Parcel No. 62-034-035-000-0000 Value as per Comparative Market Analysis	0002

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

- ☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. **PRIORITY CLAIMS.**

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,000.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. **UNSECURED CLAIMS**

A. Claims of Unsecured Nonpriority Creditors Specially Classified.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. **VESTING OF PROPERTY OF THE ESTATE.**

Property of the estate will vest in the Debtor upon*Check the applicable line:*

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: December 6, 2018

/s/ James M. Bach, Esq.

James M. Bach, Esq.

Attorney for Debtor

/s/ Alexander P. Vo

Alexander P. Vo

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.